

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION

IN RE:

MICHAEL J. GASHGARIAN

8-07-bk-10044-MGW

Debtor(s)

and

J.B. Vol. 14  
# 1700

FIA CARD SERVICES, N.A.

Plaintiff,

vs.

Adv. Case No. 8-07-ap-00565-MGW

MICHAEL J. GASHGARIAN

Defendant(s).

DEFAULT FINAL JUDGMENT OF NON-DISCHARGEABILITY

THIS CAUSE coming on to be heard ex parte upon FIA CARD SERVICES, N.A. (hereinafter referred to as "Plaintiff") Amended Motion for Entry of Default Judgment (Docket No. 8), and default having heretofore been entered by the Clerk against MICHAEL J. GASHGARIAN (hereinafter referred to as "Defendant") and the Court finding that the Plaintiff's cause is sustained by the allegations as set forth and the Verification attached to said Motion, and that Defendant has failed to timely respond or otherwise defend the adversary complaint filed in this cause, it is, therefore;

ORDERED and ADJUDGED that a Final Judgment of Non-Dischargeability be, and the same is hereby entered in favor of the Plaintiff, and against the Defendant, and the Plaintiff, FIA CARD SERVICES, NA does have and recover of and from the Defendant MICHAEL J. GASHGARIAN, the following sums:

A) Principal Balance Due: \$ 4,694.10  
B) Court Costs Expended: \$ 250.00

making a subtotal of \$4,944.10, that shall bear interest at the rate of 2.23% per annum, for which sums let execution issue forthwith.

IT IS FURTHER ORDERED that the original claim and this Judgment is hereby adjudicated to be non-dischargeable pursuant to U.S. Bankruptcy Code 523(a)(2)(B) based on the Complaint filed herein.

DONE AND ORDERED on

February 7, 2008



MICHAEL G. WILLIAMSON  
United States Bankruptcy Judge

Copies furnished to:

NIXON AND ASSOCIATES, (JEM\*55224\*02/05/2008), 3105 W. Waters Ave., Suite 204,  
Tampa, FL 33614

MICHAEL J. GASHGARIAN, 3209 OAK TREE LANE, WINTER HAVEN, FL 33884

J. DAVID POBJECKY, 7867 AVENUE C, SW, WINTER HAVEN, FL 33880

Asst. U.S. Trustee, Suite 1200, 501 E. Polk St., Tampa, FL 33602